



# SPANDANA

Date: 06/10/2025

## INQUIRY REPORT

### **Background:**

This is with reference to the case registered on 13/08/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Gadilingappa Chakali**, bearing the Emp. ID - SF0043760. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 20/08/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 10/09/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 25/09/2025, informing that Mr./Ms./Mrs. Gadilingappa Chakali, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 26/09/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 26/09/2025 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Gadilingappa Chakali ( SF0043760 , Branch Manager)
2. Mr./Ms./Mrs. Ashwin Kumar Nanduri ( SF0072406 , State Auditor)
3. Mr./Ms./Mrs. Shivaraj MH ( SF0091077 , Associate Vice President)
4. Mr./Ms./Mrs. Arun Kumar Alavan ( SF0100389 , Senior Vice President)

### **Submissions from the Committee:**

The Inquiry Committee/Officers presented the version of the management along with the documents/evidence submitted, as stated below:

The Inquiry Committee/Officer submitted that, through the mail dated 12/08/2025 from Mr./Ms./Mrs. Siva Kumar Maddaka SF0044369 Trainee Cluster Manager, it was informed to the management that Mr./Ms./Mrs. Gadilingappa Chakali SF0043760 Branch Manager allegedly committed misconduct under Collection Misappropriation on 05/08/2025. The complaint mail is attached as **Annexure -III**.

Employee has not responded to the Show Cause Notice issued.

And then presented the alleged employee's reply to the Detailed Show Cause Notice via letter dated 25/09/2025, which is attached as **Annexure - V**.

Thereafter, the Committee has validated the available records (reports) and factual information provided by the management in support of the charges made.

List of available records and information (evidence if any) presented during the inquiry proceedings:

Evidences:

1. [1755076981567\\_Customer\\_Sub-Ledger.xls](#)
1. [1755076981567\\_Customer\\_Sub-Ledger \(1\).xls](#)
1. [1755076981567\\_B kotha kota \(BM\) fraud identify loans .msg](#)

Fraud Investigation Files:

1. [1757414701580\\_B Kothakota Fraud Report.xlsx](#)
1. [1757414701580\\_Loan Cards.zip](#)

1. [1757414701580\\_Sub Ledgers.zip](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Gadilingappa Chakali to verify/examine the witness/evidence in their defense.

### **Submissions from Alleged Employee:**

Mr./Ms./Mrs. Gadilingappa Chakali presented their defense statement and evidence as follows:

The alleged employee stated that the allegations charged on him/her are true.

The inquiry was closed after confirming with all parties that they had full opportunity to present witnesses and evidence, and to examine and cross-examine, with nothing else to be presented in the Inquiry.

### **Observations:**

Observations of the inquiry committee/officers based on the evidence produced/submitted by the alleged employee and/or complainant.

- Member Id:** SF0072406 **Name:** Ashwin Kumar Nanduri **Department:** Internal Audit  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** A detailed report on the fraud has been sent. The action recommended by the committee members in the ZDAC is Termination.  
**Conclusion:** Yes
- Member Id:** SF0091077 **Name:** Shivaraj MH **Department:** Human Resource  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** Discussed with Operations and Audit team during ZDAC meeting. Employee did not attend meeting. It has been observed and concluded that employee was involved in financial misappropriation. Hence recommending for Termination.  
**Conclusion:** Yes
- Member Id:** SF0100389 **Name:** Arun Kumar Alavan **Department:** Operations  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** He is collected multiple EMI's amount of total Rs.78,343/- on 05th & 06th August- 2025 from the Borrower- M Anathamma for Loan No- 357000719, Shaik Zaiba for Loan NO-356596097, which were not posted in FIMO nor submitted at the branch. And he is also agree the Same.  
**Conclusion:** Yes

### **Inquiry Findings:**

**On hearing both the sides, statements recorded above and reviewing the supporting evidence submitted by both the parties, it is thereby concluded that there is adequate evidence to support the charges, and Mr./Ms./Mrs. Gadilingappa Chakali has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 20/08/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 10/09/2025.**

Inquiry Committee / Officer

Date: 06/10/2025

### **Annexures**

- [Annexure - 1 \( Show Cause Notice \)](#)
- [Annexure - 1 \( Show Cause Notice \)](#)
- [Annexure - 2 \( Notice of Inquiry \)](#)
- [Annexure - 5 \( SCN Reply \)](#)